

West Virginia Executive Branch
Privacy Tip of the Week

Accessing Your Own PII and Credit Report

Question:

I've heard that I can get a free copy of my consumer credit report but I'm kind of skeptical about that. How do I request it and will it really be free?

Answer:

You know that every Executive Branch worker has the *right* to access his or her PII under the Individual Rights and Individual Participation Policy as well as the *responsibility* to keep that PII complete and current. Do you know what other access rights you have?

Under the Federal Fair Credit Reporting Act, each person is entitled to access his or her consumer credit report once per year *for free*. You are also entitled to correct any inaccuracies that may exist on your consumer credit report.

There are three main consumer reporting agencies: Experian, Equifax, and Trans Union. Each of these companies maintains its own consumer credit report about you, showing your credit lines and payment history. Each company also rates your creditworthiness using a credit score. This score and other information in your consumer credit report is often used by companies that are deciding whether to lend you money, provide you insurance or even offer you a job!

Given the importance of your consumer credit report, privacy experts recommend that you check the information in your report regularly! Visit www.annualcreditreport.com to learn more about consumer reporting and your rights under the Federal Fair Credit Reporting Act.

(Be careful with the URL! www.annualcreditreport.com is the official site for your access rights. There are a number of other websites that promise access to a "free" credit report but require that you pay for credit monitoring and other services in order to get that access. Use the official site and you won't have to worry about being tricked into paying for something that you don't want!)